

Certificate Number: 03088-NJ-DE-039421666

Bankruptcy Case Number: 20-14171



03088-NJ-DE-039421666

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 9, 2025, at 5:59 o'clock PM CDT, Matthew Toal completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 9, 2025 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor